

CHRISTOPHER BOKAS, ESQUIRE  
20 West Third Street  
Media, PA 19063-2646  
Tel: (610) 352-7100/ Fax(484) 483-1013  
Christopherbokas@gmail.com

Attorney for debtors

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE	:	CHAPTER 13
	:	
Amarjit Singh	:	No. 16-12053 ELF
	:	
Debtor	:	11 U.S.C. Sec. 362
	:	
Toyota Motor Credit Corporation	:	
	:	
Movant	:	
	:	
vs.	:	
	:	
Amarjit Singh	:	
	:	
William C. Miller	:	
Trustee	:	

**ANSWER TO MOTION TO OBTAIN RELIEF FROM THE AUTOMATIC STAY**

Debtor, by his attorney, Christopher Bokas, Esquire, hereby submits his Answer to the movant's motion.

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Denied, as this allegation constitutes a conclusion of law. It is also denied that Navpreet Kaur is a co-debtor; on the contrary, Amarjit Singh is the only debtor in this case.
6. Denied in part. Debtor made at least one payment in the time period set forth.
7. Denied in part. Debtor made at least one payment toward the alleged reinstatement amount.

8. Denied, as this allegation constitutes a conclusion of law.
9. Denied, as this allegation constitutes a conclusion of law.
10. Denied, as this allegation constitutes a conclusion of law.

**WHEREFORE**, your debtor respectfully requests that this Court deny the movant's motion for relief.

Respectfully submitted,

/s/ Christopher Bokas, Esquire  
Attorney for debtor

Date: February 2, 2017